



Residential Mortgage Pandbrieven Programme

Reporting Date

Reporting Date

1/03/2021

Portfolio Cut-off Date

28/02/2021

Contact Details

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Residential Mortgage Pandbrieven Programme

Covered Bond Series

Outstanding Series

ISIN	Issue Date	Maturity Date	Remaining Average Life *	Extended Maturity Date	Coupon Type	Coupon	Next Interest Payment Date	Day Count	Currency	Amount
BE6326767397	11/02/2021	11/02/2031	9,96	11/02/2032	Fixed	0,010%	11/02/2022	ACT/ACT	EUR	€500.000.000

Totals

Total Outstanding (in EUR):	€500.000.000
Current Weighted Average Fixed Coupon:	0,010%
Weighted Remaining Average Life *:	9,96

* At Reporting Date until Maturity Date



Residential Mortgage Pandbrieven Programme

Ratings

1. Argenta Spaarbank Senior Unsecured Ratings

Rating Agency	Long Term Rating	Outlook	Short Term Rating
Standard and Poor's	A-	Stable	A-2

2. Argenta Spaarbank Mortgage Pandbrieven Ratings

Rating Agency	Long Term Rating	Outlook
Standard and Poor's	AAA	Stable



Residential Mortgage Pandbrieven Programme

Test Summary

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	€500.000.000	(I)
Nominal Balance Residential Mortgage Loans	€606.683.588	(II)
Nominal Balance Public Finance Exposures	€2.500.000	(III)
Nominal Balance Financial Institution Exposures	€0,00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	21,84%	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	€577.550.773	(V)
Ratio Value of Residential Mortgage Loans / Mortgage Pandbrieven Issued $(V) / (I)$	115,51%	
>>> Cover Test Royal Decree Art 5 § 1 (>85%)	PASS	
>>> Issuer Covenant Propsectus (>105%)	PASS	

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	€2.500.298	(VI)
Value of Financial Institution Exposures (definition Royal Decree)	€0	(VII)
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[(V) + (VI) + (VII)] / (I)$	116,01%	
>>> Cover Test Royal Decree Art 5 § 2 (>105%)	PASS	

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€68.570.740	(VIII)
Total Interest Proceeds Residential Mortgage Loans	€68.430.769	
Total Interest Proceeds Public Finance Exposures	€139.971	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets	€609.183.588	(IX)
Total Principal Proceeds Residential Mortgage Loans	€606.683.588	
Total Principal Proceeds Public Finance Exposures	€2.500.000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€500.000	(X)
Costs, Fees and expenses Covered Bonds	€79.201.826	(XI)
Principal Requirement Covered Bonds	€500.000.000	(XII)
Total Surplus (+) / Deficit (-) $(VIII) + (IX) - (X) - (XI) - (XII)$	€98.052.503	
>>> Cover Test Royal Decree Art 5 § 3	PASS	



Residential Mortgage Pandbrieven Programme

Test Summary

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	€21.112.676	(XIII)
Cumulative Cash Outflow Next 180 Days	€1.424.469	(XIV)
Liquidity Surplus (+) / Deficit (-) (XIII) - (XIV)	€19.688.207	
>>> Liquidity Test Royal Decree Art 7 paraf 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€2.632.569	(XV)
Interest Payable on Mortgage Pandbrieven next 6 months	€0	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV) - (XVI)	€2.632.569	



Residential Mortgage Pandbrieven Programme

Cover Pool Summary

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	€606.683.588
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	4.436
Number of Loans	7.032
Average Outstanding Balance per Borrower	€136.764
Average Outstanding Balance per Loan	€86.275
Weighted Average Original Loan to Initial Value	76,10%
Weighted Average Current Loan to Current Value	58,93%
Weighted Average Seasoning (in months)	39,89
Weighted Average Remaining Maturity (in months, at 0% CPR)	216,35
Weighted Average Initial Maturity (in months, at 0% CPR)	255,67
Weighted Remaining Average Life (in months, at 0% CPR)	114,83
Weighted Remaining Average Life (in months, at 2% CPR)	100,93
Weighted Remaining Average Life (in months, at 5% CPR)	84,25
Weighted Remaining Average Life (in months, at 10% CPR)	64,34
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	92,12
Percentage of Fixed Rate Loans	36,54%
Percentage of Resettable Rate Loans	63,46%
Weighted Average Interest Rate	1,73%
Weighted Average Interest Rate Fixed Rate Loans	1,80%
Weighted average interest rate Resettable Rate Loans	1,70%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€1.659.240
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Residential Mortgage Pandbrieven Programme

Cover Pool Summary

3. Public Sector Exposure (Liquid Bond Positions)

ISIN	Issuer Name	Issue Date	Maturity Date	Coupon Type	Coupon	ECB Haircut	Standard & Poor's Rating	Fitch Rating	Moody's Rating	Currency	Nominal Amount	Mark-to-Market Value	Accounting Value
BE0000341504	BELGIUM GOVERNMENT	24/01/2017	22/06/2027	Fixed	0,800%	1,60%	NR	AA-	NR	EUR	€2.500.000	€2.675.375	€2.500.298

4. Derivatives

None

Stratification Tables

1. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	203.729.158 €	33,58%	2.222	31,60%
Brabant Wallon	9.204.692 €	1,52%	87	1,24%
Brussels	23.828.087 €	3,93%	243	3,46%
Hainaut	15.613.762 €	2,57%	230	3,27%
Liège	14.101.587 €	2,32%	202	2,87%
Limburg	67.829.504 €	11,18%	873	12,41%
Luxembourg	1.535.570 €	0,25%	15	0,21%
Namur	4.510.497 €	0,74%	60	0,85%
Oost-Vlaanderen	113.332.118 €	18,68%	1.297	18,44%
Vlaams-Brabant	93.943.070 €	15,48%	1.027	14,60%
West-Vlaanderen	59.055.544 €	9,73%	776	11,04%
Grand Total	606.683.588 €	100,00%	7.032	100,00%

2. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€107.043.231	17,64%	835	11,87%
12 - 24	€131.635.448	21,70%	1.195	16,99%
24 - 36	€52.498.096	8,65%	466	6,63%
36 - 48	€49.284.531	8,12%	533	7,58%
48 - 60	€119.523.661	19,70%	1.566	22,27%
60 - 72	€66.405.625	10,95%	1.052	14,96%
72 - 84	€37.919.488	6,25%	630	8,96%
84 - 96	€37.562.475	6,19%	645	9,17%
96 - 108	€4.811.033	0,79%	110	1,56%
108 - 120	€0	0,00%	0	0,00%
120 - 132	€0	0,00%	0	0,00%
132 - 144	€0	0,00%	0	0,00%
144 - 156	€0	0,00%	0	0,00%
156 - 168	€0	0,00%	0	0,00%
168 - 180	€0	0,00%	0	0,00%
180 - 192	€0	0,00%	0	0,00%
192 - 204	€0	0,00%	0	0,00%
204 - 216	€0	0,00%	0	0,00%
216 - 228	€0	0,00%	0	0,00%
228 - 240	€0	0,00%	0	0,00%
>240	€0	0,00%	0	0,00%
Grand Total	€606.683.588	100,00%	7.032	100,00%

3. Remaining Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€88.503	0,01%	33	0,47%
12 - 24	€343.295	0,06%	55	0,78%
24 - 36	€1.164.225	0,19%	90	1,28%
36 - 48	€2.406.091	0,40%	142	2,02%
48 - 60	€4.149.583	0,68%	172	2,45%
60 - 72	€5.399.544	0,89%	189	2,69%
72 - 84	€5.432.128	0,90%	166	2,36%
84 - 96	€8.764.670	1,44%	235	3,34%
96 - 108	€12.525.913	2,06%	289	4,11%
108 - 120	€14.111.991	2,33%	298	4,24%
120 - 132	€14.000.652	2,31%	262	3,73%
132 - 144	€10.882.319	1,79%	174	2,47%
144 - 156	€21.127.116	3,48%	337	4,79%
156 - 168	€28.066.337	4,63%	408	5,80%
168 - 180	€31.197.488	5,14%	394	5,60%
180 - 192	€36.095.120	5,95%	439	6,24%
192 - 204	€22.947.464	3,78%	246	3,50%
204 - 216	€33.985.601	5,60%	353	5,02%
216 - 228	€59.863.809	9,87%	566	8,05%
228 - 240	€50.160.842	8,27%	429	6,10%
240 - 252	€45.701.504	7,53%	407	5,79%
252 - 264	€34.191.236	5,64%	242	3,44%
264 - 276	€42.916.496	7,07%	323	4,59%
276 - 288	€68.705.975	11,32%	451	6,41%
288 - 300	€48.641.058	8,02%	297	4,22%
300 - 312	€3.814.627	0,63%	35	0,50%
312 - 324	€0	0,00%	0	0,00%
324 - 336	€0	0,00%	0	0,00%
336 - 348	€0	0,00%	0	0,00%
>360	€0	0,00%	0	0,00%
Grand Total	€606.683.588	100,00%	7.032	100,00%

4. Initial Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€0	0,00%	0	0,00%
12 - 24	€0	0,00%	0	0,00%
24 - 36	€0	0,00%	0	0,00%
36 - 48	€0	0,00%	0	0,00%
48 - 60	€328.999	0,05%	42	0,60%
60 - 72	€106.211	0,02%	12	0,17%
72 - 84	€368.345	0,06%	52	0,74%
84 - 96	€645.613	0,11%	27	0,38%
96 - 108	€594.652	0,10%	24	0,34%
108 - 120	€23.808.717	3,92%	832	11,83%
120 - 132	€1.752.864	0,29%	43	0,61%
132 - 144	€5.281.105	0,87%	112	1,59%
144 - 156	€5.077.181	0,84%	103	1,46%
156 - 168	€5.989.375	0,99%	114	1,62%
168 - 180	€54.851.184	9,04%	942	13,40%
180 - 192	€8.091.197	1,33%	112	1,59%
192 - 204	€11.818.712	1,95%	159	2,26%
204 - 216	€20.883.068	3,44%	246	3,50%
216 - 228	€7.412.965	1,22%	95	1,35%
228 - 240	€156.186.232	25,74%	1.691	24,05%
240 - 252	€4.661.862	0,77%	46	0,65%
252 - 264	€10.758.253	1,77%	113	1,61%
264 - 276	€13.453.560	2,22%	129	1,83%
276 - 288	€6.936.429	1,14%	69	0,98%
288 - 300	€224.546.106	37,01%	1.672	23,78%
300 - 312	€9.432.721	1,55%	75	1,07%
312 - 324	€6.541.428	1,08%	52	0,74%
324 - 336	€1.484.466	0,24%	18	0,26%
336 - 348	€62.566	0,01%	2	0,03%
348 - 360	€25.609.776	4,22%	250	3,56%
>360	€0	0,00%	0	0,00%
Grand Total	€606.683.588	100,00%	7.032	100,00%



Residential Mortgage Pandbrieven Programme

5. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€35.917.333	5,92%	669	9,51%
2014	€40.667.318	6,70%	643	9,14%
2015	€62.232.606	10,26%	999	14,21%
2016	€114.852.139	18,93%	1.560	22,18%
2017	€52.665.369	8,68%	581	8,26%
2018	€53.347.124	8,79%	487	6,93%
2019	€132.511.364	21,84%	1.178	16,75%
2020	€114.490.334	18,87%	915	13,01%
2021	€0	0,00%	0	0,00%
Grand Total	€606.683.588	100,00%	7.032	100,00%

6. Outstanding Loan Balance by Borrower

	In EUR	In EUR (%)	In Number of Borrowers	In Number of Borrowers (%)
0 - 100k	€90.354.605	14,89%	1.612	36,34%
100k - 200k	€274.237.699	45,20%	1.880	42,38%
200k - 300k	€189.140.902	31,18%	791	17,83%
300k - 400k	€44.857.514	7,39%	135	3,04%
>400k	€8.092.867	1,33%	18	0,41%
Grand Total	€606.683.588	100,00%	4.436	100,00%

7. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€366.947	0,06%	3	0,04%
0.5% - 1%	€23.044.986	3,80%	216	3,07%
1% - 1.5%	€152.438.269	25,13%	1.809	25,73%
1.5% - 2%	€290.090.445	47,82%	3.410	48,49%
2% - 2.5%	€125.667.165	20,71%	1.368	19,45%
2.5% - 3%	€12.947.450	2,13%	167	2,37%
3% - 3.5%	€1.221.196	0,20%	30	0,43%
3.5% - 4%	€628.876	0,10%	23	0,33%
4% - 4.5%	€278.254	0,05%	6	0,09%
4.5% - 5%	€0	0,00%	0	0,00%
5% - 5.5%	€0	0,00%	0	0,00%
5.5% - 6%	€0	0,00%	0	0,00%
6% - 6.5%	€0	0,00%	0	0,00%
6.5% - 7%	€0	0,00%	0	0,00%
>7%	€0	0,00%	0	0,00%
Grand Total	€606.683.588	100,00%	7.032	100,00%

8. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€221.684.199	36,54%	2.632	37,43%
Fixed with Resets	€384.999.389	63,46%	4.400	62,57%
Grand Total	€606.683.588	100,00%	7.032	100,00%

9. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2021	€33.771.551	5,57%	558	7,94%
2022	€47.787.900	7,88%	806	11,46%
2023	€33.663.389	5,55%	499	7,10%
2024	€6.873.008	1,13%	114	1,62%
2025	€10.846.272	1,79%	183	2,60%
2026	€19.606.423	3,23%	297	4,22%
2027	€7.304.133	1,20%	88	1,25%
2028	€5.021.051	0,83%	60	0,85%
2029	€7.358.731	1,21%	81	1,15%
2030	€12.659.903	2,09%	151	2,15%
2031	€13.034.465	2,15%	169	2,40%
2032	€2.349.241	0,39%	36	0,51%
2033	€5.291.190	0,87%	42	0,60%
2034	€13.275.281	2,19%	122	1,73%
2035	€30.363.779	5,00%	262	3,73%
2036	€17.169.117	2,83%	182	2,59%
2037	€8.062.419	1,33%	59	0,84%
2038	€18.589.602	3,06%	118	1,68%
2039	€42.610.752	7,02%	271	3,85%
2040	€45.045.946	7,42%	274	3,90%
2041	€2.537.827	0,42%	18	0,26%
2042	€1.385.265	0,23%	8	0,11%
2044	€392.142	0,06%	2	0,03%
Fixed	€221.684.199	36,54%	2.632	37,43%
Grand Total	€606.683.588	100,00%	7.032	100,00%

10. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€606.683.588	100,00%	7.032	100,00%
Grand Total	€606.683.588	100,00%	7.032	100,00%

11. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€602.602.425	99,33%	6.949	98,82%
Linear	€4.081.163	0,67%	83	1,18%
Grand Total	€606.683.588	100,00%	7.032	100,00%

12. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€1.013.445	0,17%	57	0,81%
10 - 20%	€6.419.207	1,06%	256	3,64%
20 - 30%	€11.956.902	1,97%	304	4,32%
30 - 40%	€21.990.606	3,62%	451	6,41%
40 - 50%	€37.193.864	6,13%	598	8,50%
50 - 60%	€50.297.226	8,29%	765	10,88%
60 - 70%	€80.829.154	13,32%	993	14,12%
70 - 80%	€126.942.667	20,92%	1.318	18,74%
80 - 90%	€91.035.218	15,01%	809	11,50%
90 - 100%	€158.648.523	26,15%	1.261	17,93%
100 - 110%	€12.386.856	2,04%	131	1,86%
110 - 120%	€7.969.921	1,31%	89	1,27%
>120%	€0	0,00%	0	0,00%
Grand Total	€606.683.588	100,00%	7.032	100,00%

13. Current Loan to Current Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€8.013.707	1,32%	400	5,69%
10 - 20%	€20.931.688	3,45%	582	8,28%
20 - 30%	€37.637.284	6,20%	753	10,71%
30 - 40%	€56.116.961	9,25%	872	12,40%
40 - 50%	€80.834.710	13,32%	1.026	14,59%
50 - 60%	€99.499.693	16,40%	1.107	15,74%
60 - 70%	€98.684.292	16,27%	902	12,83%
70 - 80%	€93.841.135	15,47%	704	10,01%
80 - 90%	€71.823.386	11,84%	460	6,54%
90 - 100%	€38.351.126	6,32%	220	3,13%
100 - 110%	€623.142	0,10%	4	0,06%
110 - 120%	€326.464	0,05%	2	0,03%
>120%	€0	0,00%	0	0,00%
Grand Total	€606.683.588	100,00%	7.032	100,00%

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 20%	€386.980	0,06%	25	0,36%
20 - 40%	€4.468.616	0,74%	222	3,16%
40 - 60%	€26.053.595	4,29%	704	10,01%
60 - 80%	€183.355.428	30,22%	2.346	33,36%
80 - 100%	€150.680.761	24,84%	1.480	21,05%
100 - 120%	€16.878.155	2,78%	298	4,24%
120 - 140%	€31.467.543	5,19%	475	6,75%
140 - 160%	€42.315.042	6,97%	472	6,71%
160 - 180%	€101.766.089	16,77%	697	9,91%
180 - 200%	€10.667.459	1,76%	78	1,11%
200 - 300%	€17.569.132	2,90%	127	1,81%
300 - 400%	€20.808.069	3,43%	107	1,52%
>500%	€266.720	0,04%	1	0,01%
Grand Total	€606.683.588	100,00%	7.032	100,00%

15. Distribution of Average Life to Final Maturity (in months, at 0% CPR)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€234.895	0,04%	69	0,98%
12 - 24	€3.529.243	0,58%	237	3,37%
24 - 36	€9.273.991	1,53%	356	5,06%
36 - 48	€12.633.080	2,08%	366	5,20%
48 - 60	€24.116.546	3,98%	554	7,88%
60 - 72	€24.569.018	4,05%	442	6,29%
72 - 84	€34.003.495	5,60%	539	7,66%
84 - 96	€59.112.556	9,74%	776	11,04%
96 - 108	€55.373.624	9,13%	627	8,92%
108 - 120	€86.753.714	14,30%	848	12,06%
120 - 132	€75.570.771	12,46%	679	9,66%
132 - 144	€74.566.903	12,29%	550	7,82%
144 - 156	€108.474.926	17,88%	741	10,54%
156 - 168	€38.345.690	6,32%	246	3,50%
168 - 180	€125.138	0,02%	2	0,03%
Grand Total	€606.683.588	100,00%	7.032	100,00%

16. Distribution of Average Life To Interest Reset Date (in months, at 0% CPR)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€42.964.749	7,08%	801	11,39%
12 - 24	€52.718.701	8,69%	929	13,21%
24 - 36	€30.792.127	5,08%	569	8,09%
36 - 48	€17.664.170	2,91%	395	5,62%
48 - 60	€30.244.572	4,99%	497	7,07%
60 - 72	€22.139.131	3,65%	316	4,49%
72 - 84	€29.735.449	4,90%	375	5,33%
84 - 96	€39.023.812	6,43%	466	6,63%
96 - 108	€46.242.934	7,62%	497	7,07%
108 - 120	€74.632.075	12,30%	650	9,24%
120 - 132	€48.070.023	7,92%	425	6,04%
132 - 144	€82.633.814	13,62%	564	8,02%
144 - 156	€85.672.168	14,12%	522	7,42%
156 - 168	€4.127.881	0,68%	25	0,36%
168 - 180	€21.982	0,00%	1	0,01%
Grand Total	€606.683.588	100,00%	7.032	100,00%



Residential Mortgage Pandbrieven Programme

Cover Pool Performance

1. Delinquencies (at cut-off date)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Performing	€605.502.648	99,81%	7.020	99,83%
0 - 30 days	€1.180.940	0,19%	12	0,17%
Grand Total	€606.683.588	100,00%	7.032	100,00%



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1	03/2021	€500.000.000	€603.852.950	€602.837.184	€601.277.325	€598.574.303
2	04/2021	€500.000.000	€601.018.996	€598.998.698	€595.902.855	€590.557.175
3	05/2021	€500.000.000	€598.182.059	€595.168.451	€590.560.349	€582.631.566
4	06/2021	€500.000.000	€595.343.447	€591.347.733	€585.250.930	€574.797.778
5	07/2021	€500.000.000	€592.501.468	€587.534.846	€579.972.765	€567.053.205
6	08/2021	€500.000.000	€589.655.548	€583.729.211	€574.725.136	€559.396.370
7	09/2021	€500.000.000	€586.805.736	€579.930.872	€569.507.945	€551.826.409
8	10/2021	€500.000.000	€583.951.902	€576.139.690	€564.320.916	€544.342.300
9	11/2021	€500.000.000	€581.095.136	€572.356.734	€559.164.954	€536.944.159
10	12/2021	€500.000.000	€578.233.981	€568.580.559	€554.038.504	€529.629.745
11	01/2022	€500.000.000	€575.371.731	€564.814.395	€548.944.568	€522.401.186
12	02/2022	€500.000.000	€572.505.336	€561.055.230	€543.880.070	€515.254.803
13	03/2022	€500.000.000	€569.634.987	€557.303.244	€538.845.046	€508.189.913
14	04/2022	€500.000.000	€566.760.153	€553.557.914	€533.838.857	€501.205.202
15	05/2022	€500.000.000	€563.881.671	€549.820.049	€528.862.148	€494.300.574
16	06/2022	€500.000.000	€561.002.052	€546.092.088	€523.917.120	€487.477.373
17	07/2022	€500.000.000	€558.117.979	€542.370.783	€519.000.513	€480.731.855
18	08/2022	€500.000.000	€555.230.371	€538.657.024	€514.113.043	€474.064.002
19	09/2022	€500.000.000	€552.338.627	€534.950.218	€509.254.010	€467.472.487
20	10/2022	€500.000.000	€549.443.024	€531.250.628	€504.423.533	€460.956.751
21	11/2022	€500.000.000	€546.543.874	€527.558.547	€499.621.754	€454.516.258
22	12/2022	€500.000.000	€543.641.881	€523.874.644	€494.849.174	€448.150.797
23	01/2023	€500.000.000	€540.736.046	€520.197.946	€490.104.734	€441.858.755
24	02/2023	€500.000.000	€537.831.839	€516.533.698	€485.393.235	€435.643.790
25	03/2023	€500.000.000	€534.926.423	€512.879.147	€480.711.924	€429.502.747
26	04/2023	€500.000.000	€532.020.224	€509.234.680	€476.061.016	€423.435.155
27	05/2023	€500.000.000	€529.110.798	€505.597.939	€471.438.164	€417.438.278
28	06/2023	€500.000.000	€526.203.424	€501.973.949	€466.847.906	€411.515.494
29	07/2023	€500.000.000	€523.294.775	€498.359.508	€462.287.103	€405.663.372
30	08/2023	€500.000.000	€520.386.875	€494.756.517	€457.757.373	€399.882.693
31	09/2023	€500.000.000	€517.480.246	€491.165.444	€453.258.986	€394.173.047
32	10/2023	€500.000.000	€514.573.791	€487.585.218	€448.790.798	€388.532.800
33	11/2023	€500.000.000	€511.667.738	€484.016.027	€444.352.828	€382.961.341
34	12/2023	€500.000.000	€508.759.764	€480.455.650	€439.942.892	€377.456.174
35	01/2024	€500.000.000	€505.851.932	€476.906.015	€435.562.613	€372.018.096
36	02/2024	€500.000.000	€502.943.164	€473.366.083	€431.210.895	€366.645.567
37	03/2024	€500.000.000	€500.031.791	€469.834.262	€426.886.152	€361.336.656
38	04/2024	€500.000.000	€497.119.355	€466.311.986	€422.589.552	€356.091.783
39	05/2024	€500.000.000	€494.208.018	€462.801.261	€418.322.770	€350.911.776
40	06/2024	€500.000.000	€491.297.904	€459.302.169	€414.085.728	€345.795.982
41	07/2024	€500.000.000	€488.386.672	€455.812.498	€409.876.282	€340.742.033
42	08/2024	€500.000.000	€485.475.726	€452.333.533	€405.695.452	€335.750.218
43	09/2024	€500.000.000	€482.564.660	€448.864.872	€401.542.729	€330.819.555
44	10/2024	€500.000.000	€479.653.972	€445.406.950	€397.418.364	€325.949.696
45	11/2024	€500.000.000	€476.743.105	€441.959.227	€393.321.730	€321.139.577
46	12/2024	€500.000.000	€473.835.038	€438.524.432	€389.255.112	€316.390.517
47	01/2025	€500.000.000	€470.937.706	€435.109.862	€385.224.812	€311.707.051
48	02/2025	€500.000.000	€468.041.876	€431.706.924	€381.223.033	€307.082.275
49	03/2025	€500.000.000	€465.146.696	€428.314.802	€377.248.912	€302.514.958
50	04/2025	€500.000.000	€462.253.309	€424.934.518	€373.303.204	€298.005.184



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
51	05/2025	€500.000.000	€459.359.537	€421.564.041	€369.383.983	€293.550.890
52	06/2025	€500.000.000	€456.466.989	€418.204.822	€365.492.384	€289.152.476
53	07/2025	€500.000.000	€453.577.987	€414.858.956	€361.630.090	€284.810.756
54	08/2025	€500.000.000	€450.695.040	€411.528.691	€357.798.901	€280.526.615
55	09/2025	€500.000.000	€447.821.031	€408.216.605	€354.000.881	€276.301.126
56	10/2025	€500.000.000	€444.948.262	€404.915.624	€350.229.728	€272.128.833
57	11/2025	€500.000.000	€442.077.787	€401.626.678	€346.486.102	€268.009.762
58	12/2025	€500.000.000	€439.211.790	€398.351.713	€342.771.534	€263.944.603
59	01/2026	€500.000.000	€436.350.563	€395.090.948	€339.086.058	€259.932.876
60	02/2026	€500.000.000	€433.492.152	€391.842.571	€335.427.964	€255.972.781
61	03/2026	€500.000.000	€430.633.371	€388.603.672	€331.794.622	€252.061.842
62	04/2026	€500.000.000	€427.775.392	€385.375.282	€328.186.787	€248.200.183
63	05/2026	€500.000.000	€424.920.564	€382.159.488	€324.606.100	€244.388.589
64	06/2026	€500.000.000	€422.070.966	€378.958.118	€321.053.966	€240.627.649
65	07/2026	€500.000.000	€419.226.770	€375.771.279	€317.530.321	€236.916.841
66	08/2026	€500.000.000	€416.384.645	€372.595.943	€314.032.455	€233.253.682
67	09/2026	€500.000.000	€413.552.470	€369.439.114	€310.566.124	€229.641.987
68	10/2026	€500.000.000	€410.724.429	€366.295.540	€307.126.741	€226.077.888
69	11/2026	€500.000.000	€407.903.186	€363.167.547	€303.716.109	€222.562.262
70	12/2026	€500.000.000	€405.085.384	€360.052.100	€300.331.536	€219.092.685
71	01/2027	€500.000.000	€402.272.615	€356.950.573	€296.974.026	€215.669.459
72	02/2027	€500.000.000	€399.457.388	€353.856.284	€293.637.886	€212.288.034
73	03/2027	€500.000.000	€396.644.843	€350.773.767	€290.326.767	€208.950.659
74	04/2027	€500.000.000	€393.834.685	€347.702.726	€287.040.291	€205.656.656
75	05/2027	€500.000.000	€391.026.959	€344.643.168	€283.778.333	€202.405.535
76	06/2027	€500.000.000	€388.227.140	€341.599.877	€280.544.694	€199.199.596
77	07/2027	€500.000.000	€385.427.421	€338.565.937	€277.333.549	€196.034.290
78	08/2027	€500.000.000	€382.627.765	€335.541.293	€274.144.739	€192.909.135
79	09/2027	€500.000.000	€379.828.207	€332.525.952	€270.978.155	€189.823.685
80	10/2027	€500.000.000	€377.026.361	€329.517.806	€267.831.972	€186.776.305
81	11/2027	€500.000.000	€374.229.074	€326.522.818	€264.710.922	€183.769.936
82	12/2027	€500.000.000	€371.432.274	€323.537.397	€261.611.967	€180.802.092
83	01/2028	€500.000.000	€368.641.141	€320.566.025	€258.538.608	€177.874.828
84	02/2028	€500.000.000	€365.854.162	€317.607.339	€255.489.606	€174.986.912
85	03/2028	€500.000.000	€363.069.409	€314.659.630	€252.463.459	€172.136.948
86	04/2028	€500.000.000	€360.288.943	€311.724.648	€249.461.448	€169.325.455
87	05/2028	€500.000.000	€357.509.319	€308.799.377	€246.481.033	€166.550.354
88	06/2028	€500.000.000	€354.734.915	€305.887.567	€243.525.088	€163.813.242
89	07/2028	€500.000.000	€351.968.676	€302.991.708	€240.595.456	€161.114.994
90	08/2028	€500.000.000	€349.203.292	€300.105.460	€237.686.967	€158.451.790
91	09/2028	€500.000.000	€346.440.707	€297.230.466	€234.800.809	€155.824.095
92	10/2028	€500.000.000	€343.681.147	€294.366.888	€231.936.990	€153.231.581
93	11/2028	€500.000.000	€340.934.695	€291.523.309	€229.102.137	€150.678.278
94	12/2028	€500.000.000	€338.191.680	€288.691.400	€226.289.548	€148.159.411
95	01/2029	€500.000.000	€335.460.000	€285.877.851	€223.504.335	€145.677.991
96	02/2029	€500.000.000	€332.731.966	€283.076.053	€220.741.185	€143.230.201
97	03/2029	€500.000.000	€330.002.809	€280.281.919	€217.996.797	€140.813.596
98	04/2029	€500.000.000	€327.279.990	€277.501.757	€215.275.974	€138.430.976
99	05/2029	€500.000.000	€324.560.066	€274.732.607	€212.576.292	€136.080.465
100	06/2029	€500.000.000	€321.843.376	€271.974.720	€209.897.832	€133.761.815



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
101	07/2029	€500.000.000	€319.132.646	€269.230.363	€207.242.224	€131.475.759
102	08/2029	€500.000.000	€316.428.109	€266.499.684	€204.609.456	€129.221.978
103	09/2029	€500.000.000	€313.728.822	€263.781.845	€201.998.757	€126.999.680
104	10/2029	€500.000.000	€311.038.954	€261.080.301	€199.412.646	€124.810.138
105	11/2029	€500.000.000	€308.360.170	€258.396.388	€196.851.996	€122.653.581
106	12/2029	€500.000.000	€305.690.641	€255.728.508	€194.315.445	€120.528.840
107	01/2030	€500.000.000	€303.046.971	€253.090.468	€191.813.319	€118.441.979
108	02/2030	€500.000.000	€300.404.103	€250.461.248	€189.329.508	€116.382.704
109	03/2030	€500.000.000	€297.762.186	€247.840.950	€186.863.993	€114.350.747
110	04/2030	€500.000.000	€295.125.599	€245.233.187	€184.419.397	€112.347.450
111	05/2030	€500.000.000	€292.491.946	€242.635.930	€181.994.080	€110.371.546
112	06/2030	€500.000.000	€289.866.335	€240.053.377	€179.591.080	€108.424.610
113	07/2030	€500.000.000	€287.250.519	€237.486.923	€177.211.311	€106.506.910
114	08/2030	€500.000.000	€284.645.239	€234.937.121	€174.855.048	€104.618.325
115	09/2030	€500.000.000	€282.047.937	€232.401.799	€172.520.541	€102.757.527
116	10/2030	€500.000.000	€279.458.675	€229.880.955	€170.207.665	€100.924.170
117	11/2030	€500.000.000	€276.882.286	€227.378.507	€167.919.187	€99.119.622
118	12/2030	€500.000.000	€274.318.306	€224.893.999	€165.654.628	€97.343.315
119	01/2031	€500.000.000	€271.760.194	€222.422.010	€163.409.862	€95.592.554
120	02/2031	€0	€269.205.093	€219.960.161	€161.183.033	€93.866.012
121	03/2031	€0	€266.655.311	€217.510.304	€158.975.400	€92.164.190
122	04/2031	€0	€264.108.782	€215.070.715	€156.785.597	€90.486.062
123	05/2031	€0	€261.566.681	€212.642.318	€154.614.199	€88.831.735
124	06/2031	€0	€259.029.584	€210.225.543	€152.461.418	€87.201.100
125	07/2031	€0	€256.497.629	€207.820.464	€150.327.203	€85.593.903
126	08/2031	€0	€253.979.442	€205.434.018	€148.216.455	€84.012.695
127	09/2031	€0	€251.468.008	€203.060.465	€146.124.901	€82.454.804
128	10/2031	€0	€248.963.895	€200.700.218	€144.052.730	€80.920.111
129	11/2031	€0	€246.469.251	€198.354.957	€142.001.032	€79.408.999
130	12/2031	€0	€243.979.297	€196.020.787	€139.966.907	€77.919.620
131	01/2032	€0	€241.500.287	€193.702.687	€137.953.803	€76.453.677
132	02/2032	€0	€239.021.504	€191.392.012	€135.955.454	€75.007.481
133	03/2032	€0	€236.545.782	€189.091.009	€133.973.375	€73.581.678
134	04/2032	€0	€234.073.863	€186.800.242	€132.007.878	€72.176.244
135	05/2032	€0	€231.604.905	€184.519.005	€130.058.372	€70.790.664
136	06/2032	€0	€229.140.048	€182.248.176	€128.125.388	€69.425.035
137	07/2032	€0	€226.680.243	€179.988.477	€126.209.341	€68.079.390
138	08/2032	€0	€224.221.892	€177.737.016	€124.308.113	€66.752.398
139	09/2032	€0	€221.764.369	€175.493.276	€122.421.265	€65.443.649
140	10/2032	€0	€219.313.689	€173.261.987	€120.552.013	€64.154.681
141	11/2032	€0	€216.869.021	€171.042.450	€118.699.771	€62.884.991
142	12/2032	€0	€214.426.460	€168.831.549	€116.862.284	€61.633.203
143	01/2033	€0	€211.985.674	€166.628.997	€115.039.277	€60.399.000
144	02/2033	€0	€209.548.466	€164.436.185	€113.231.627	€59.182.676
145	03/2033	€0	€207.122.368	€162.258.983	€111.443.284	€57.986.112
146	04/2033	€0	€204.701.701	€160.092.888	€109.671.045	€56.807.453
147	05/2033	€0	€202.284.468	€157.936.302	€107.913.730	€55.645.914
148	06/2033	€0	€199.877.443	€155.794.475	€106.174.832	€54.503.125
149	07/2033	€0	€197.483.093	€153.669.270	€104.455.510	€53.379.489
150	08/2033	€0	€195.100.048	€151.559.556	€102.754.877	€52.274.363

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
151	09/2033	€0	€192.723.082	€149.461.218	€101.070.039	€51.186.092
152	10/2033	€0	€190.356.464	€147.377.524	€99.403.108	€50.115.579
153	11/2033	€0	€187.998.677	€145.307.242	€97.753.150	€49.062.174
154	12/2033	€0	€185.654.850	€143.254.279	€96.122.687	€48.026.968
155	01/2034	€0	€183.324.837	€141.218.454	€94.511.475	€47.009.654
156	02/2034	€0	€181.000.846	€139.193.703	€92.915.351	€46.007.987
157	03/2034	€0	€178.682.819	€137.179.943	€91.334.172	€45.021.742
158	04/2034	€0	€176.369.039	€135.175.820	€89.766.953	€44.050.285
159	05/2034	€0	€174.061.008	€133.182.449	€88.214.355	€43.093.795
160	06/2034	€0	€171.757.358	€131.198.749	€86.675.580	€42.151.737
161	07/2034	€0	€169.461.016	€129.226.918	€85.151.998	€41.224.634
162	08/2034	€0	€167.176.729	€127.270.528	€83.645.868	€40.313.425
163	09/2034	€0	€164.905.490	€125.330.270	€82.157.539	€39.418.116
164	10/2034	€0	€162.648.379	€123.406.900	€80.687.392	€38.538.727
165	11/2034	€0	€160.416.257	€121.508.573	€79.240.636	€37.677.570
166	12/2034	€0	€158.207.772	€119.634.157	€77.816.379	€36.834.026
167	01/2035	€0	€156.027.718	€117.787.167	€76.416.756	€36.008.913
168	02/2035	€0	€153.856.022	€115.952.351	€75.031.732	€35.197.323
169	03/2035	€0	€151.690.181	€114.127.780	€73.659.977	€34.398.498
170	04/2035	€0	€149.530.140	€112.313.375	€72.301.362	€33.612.253
171	05/2035	€0	€147.375.642	€110.508.908	€70.955.667	€32.838.361
172	06/2035	€0	€145.236.500	€108.721.689	€69.627.497	€32.078.822
173	07/2035	€0	€143.116.900	€106.954.775	€68.318.695	€31.334.331
174	08/2035	€0	€141.016.929	€105.208.142	€67.029.122	€30.604.666
175	09/2035	€0	€138.933.130	€103.479.127	€65.756.961	€29.888.842
176	10/2035	€0	€136.866.884	€101.768.683	€64.502.704	€29.186.937
177	11/2035	€0	€134.820.457	€100.078.413	€63.267.252	€28.499.209
178	12/2035	€0	€132.795.114	€98.409.166	€62.051.018	€27.825.693
179	01/2036	€0	€130.787.868	€96.758.640	€60.852.427	€27.165.533
180	02/2036	€0	€128.781.618	€95.114.124	€59.663.394	€26.514.993
181	03/2036	€0	€126.787.586	€93.483.876	€58.489.034	€25.876.245
182	04/2036	€0	€124.804.069	€91.866.582	€57.328.436	€25.248.765
183	05/2036	€0	€122.833.801	€90.264.202	€56.182.734	€24.632.935
184	06/2036	€0	€120.881.578	€88.680.190	€55.053.982	€24.029.529
185	07/2036	€0	€118.942.104	€87.110.589	€53.939.618	€23.437.303
186	08/2036	€0	€117.023.366	€85.561.179	€52.843.122	€22.857.645
187	09/2036	€0	€115.123.616	€84.030.595	€51.763.536	€22.290.007
188	10/2036	€0	€113.242.105	€82.518.208	€50.700.365	€21.734.046
189	11/2036	€0	€111.380.031	€81.024.811	€49.653.986	€21.189.800
190	12/2036	€0	€109.545.584	€79.556.269	€48.627.875	€20.658.618
191	01/2037	€0	€107.720.422	€78.099.170	€47.613.718	€20.136.840
192	02/2037	€0	€105.899.710	€76.649.969	€46.609.287	€19.623.430
193	03/2037	€0	€104.085.336	€75.210.002	€45.615.335	€19.118.622
194	04/2037	€0	€102.280.348	€73.781.433	€44.633.110	€18.622.848
195	05/2037	€0	€100.490.398	€72.368.288	€43.664.969	€18.136.996
196	06/2037	€0	€98.717.372	€70.971.854	€42.711.596	€17.661.242
197	07/2037	€0	€96.943.819	€69.579.537	€41.765.336	€17.192.327
198	08/2037	€0	€95.173.028	€68.193.681	€40.827.555	€16.730.745
199	09/2037	€0	€93.407.702	€66.816.200	€39.899.349	€16.276.873
200	10/2037	€0	€91.645.949	€65.445.713	€38.979.838	€15.830.274

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
201	11/2037	€0	€89.892.219	€64.085.366	€38.070.843	€15.391.613
202	12/2037	€0	€88.144.702	€62.733.833	€37.171.513	€14.960.466
203	01/2038	€0	€86.414.379	€61.398.881	€36.286.382	€14.538.574
204	02/2038	€0	€84.691.356	€60.073.422	€35.411.178	€14.124.131
205	03/2038	€0	€82.977.258	€58.758.569	€34.546.496	€13.717.299
206	04/2038	€0	€81.278.281	€57.458.657	€33.694.814	€13.318.979
207	05/2038	€0	€79.593.242	€56.172.790	€32.855.523	€12.928.838
208	06/2038	€0	€77.918.938	€54.898.651	€32.027.191	€12.546.228
209	07/2038	€0	€76.257.274	€53.637.529	€31.210.500	€12.171.338
210	08/2038	€0	€74.604.459	€52.386.708	€30.403.801	€11.803.443
211	09/2038	€0	€72.961.735	€51.147.018	€29.607.510	€11.442.632
212	10/2038	€0	€71.331.661	€49.920.203	€28.822.570	€11.089.195
213	11/2038	€0	€69.731.000	€48.717.920	€28.055.621	€10.745.594
214	12/2038	€0	€68.143.202	€47.528.513	€27.299.844	€10.409.119
215	01/2039	€0	€66.562.758	€46.348.089	€26.552.937	€10.078.818
216	02/2039	€0	€64.996.180	€45.181.141	€25.817.413	€9.755.578
217	03/2039	€0	€63.443.652	€44.027.738	€25.093.238	€9.439.309
218	04/2039	€0	€61.897.669	€42.882.622	€24.377.348	€9.128.790
219	05/2039	€0	€60.362.277	€41.748.560	€23.671.262	€8.824.527
220	06/2039	€0	€58.839.134	€40.626.648	€22.975.539	€8.526.660
221	07/2039	€0	€57.347.740	€39.530.278	€22.297.664	€8.237.887
222	08/2039	€0	€55.883.893	€38.456.438	€21.635.820	€7.957.435
223	09/2039	€0	€54.445.729	€37.403.743	€20.989.116	€7.684.881
224	10/2039	€0	€53.040.787	€36.377.265	€20.360.289	€7.421.132
225	11/2039	€0	€51.660.464	€35.370.991	€19.745.853	€7.164.821
226	12/2039	€0	€50.303.999	€34.384.306	€19.145.369	€6.915.705
227	01/2040	€0	€49.013.165	€33.445.627	€18.574.521	€6.679.340
228	02/2040	€0	€47.735.660	€32.519.089	€18.013.223	€6.448.380
229	03/2040	€0	€46.462.192	€31.598.318	€17.457.893	€6.221.488
230	04/2040	€0	€45.202.325	€30.689.788	€16.912.061	€5.999.875
231	05/2040	€0	€43.953.514	€29.791.719	€16.374.687	€5.783.116
232	06/2040	€0	€42.722.268	€28.908.469	€15.848.105	€5.571.979
233	07/2040	€0	€41.522.142	€28.049.129	€15.337.212	€5.368.115
234	08/2040	€0	€40.343.110	€27.206.824	€14.838.147	€5.170.092
235	09/2040	€0	€39.195.559	€26.388.468	€14.354.590	€4.979.121
236	10/2040	€0	€38.085.979	€25.598.309	€13.888.735	€4.795.874
237	11/2040	€0	€37.009.721	€24.833.092	€13.438.692	€4.619.611
238	12/2040	€0	€35.948.664	€24.080.560	€12.997.732	€4.447.943
239	01/2041	€0	€34.896.259	€23.336.275	€12.563.404	€4.279.984
240	02/2041	€0	€33.848.281	€22.597.382	€12.134.132	€4.115.161
241	03/2041	€0	€32.806.513	€21.865.048	€11.710.510	€3.953.640
242	04/2041	€0	€31.775.126	€21.142.019	€11.293.970	€3.795.869
243	05/2041	€0	€30.750.793	€20.426.048	€10.883.268	€3.641.390
244	06/2041	€0	€29.738.605	€19.720.479	€10.480.143	€3.490.746
245	07/2041	€0	€28.738.766	€19.025.402	€10.084.593	€3.343.895
246	08/2041	€0	€27.760.912	€18.347.136	€9.699.908	€3.201.881
247	09/2041	€0	€26.813.894	€17.691.444	€9.329.050	€3.065.619
248	10/2041	€0	€25.890.370	€17.053.381	€8.969.318	€2.934.158
249	11/2041	€0	€24.990.829	€16.433.184	€8.620.758	€2.807.455
250	12/2041	€0	€24.107.196	€15.825.470	€8.280.473	€2.684.514



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
251	01/2042	€0	€23.247.190	€15.235.237	€7.951.015	€2.566.116
252	02/2042	€0	€22.402.522	€14.656.980	€7.629.439	€2.451.261
253	03/2042	€0	€21.570.706	€14.089.020	€7.314.821	€2.339.613
254	04/2042	€0	€20.747.531	€13.528.564	€7.005.666	€2.230.657
255	05/2042	€0	€19.934.610	€12.976.628	€6.702.462	€2.124.521
256	06/2042	€0	€19.132.494	€12.433.533	€6.405.335	€2.021.212
257	07/2042	€0	€18.338.037	€11.897.197	€6.113.174	€1.920.348
258	08/2042	€0	€17.551.091	€11.367.494	€5.825.881	€1.821.873
259	09/2042	€0	€16.779.653	€10.849.568	€5.546.054	€1.726.568
260	10/2042	€0	€16.016.422	€10.338.649	€5.271.209	€1.633.628
261	11/2042	€0	€15.274.590	€9.843.209	€5.005.621	€1.544.344
262	12/2042	€0	€14.541.035	€9.354.731	€4.744.903	€1.457.326
263	01/2043	€0	€13.821.420	€8.876.821	€4.490.848	€1.373.096
264	02/2043	€0	€13.120.786	€8.412.663	€4.245.014	€1.292.097
265	03/2043	€0	€12.434.165	€7.959.012	€4.005.711	€1.213.776
266	04/2043	€0	€11.771.142	€7.521.941	€3.775.941	€1.139.010
267	05/2043	€0	€11.124.764	€7.096.938	€3.553.375	€1.067.055
268	06/2043	€0	€10.497.923	€6.685.785	€3.338.852	€998.128
269	07/2043	€0	€9.897.489	€6.292.785	€3.134.458	€932.813
270	08/2043	€0	€9.309.503	€5.908.989	€2.935.673	€869.727
271	09/2043	€0	€8.735.059	€5.535.048	€2.742.778	€808.927
272	10/2043	€0	€8.174.585	€5.171.186	€2.555.843	€750.405
273	11/2043	€0	€7.623.457	€4.814.433	€2.373.362	€693.696
274	12/2043	€0	€7.085.177	€4.466.967	€2.196.374	€639.079
275	01/2044	€0	€6.560.547	€4.129.248	€2.025.067	€586.585
276	02/2044	€0	€6.046.204	€3.799.116	€1.858.342	€535.871
277	03/2044	€0	€5.546.900	€3.479.516	€1.697.606	€487.321
278	04/2044	€0	€5.055.850	€3.166.151	€1.540.722	€440.297
279	05/2044	€0	€4.576.894	€2.861.390	€1.388.816	€395.102
280	06/2044	€0	€4.109.285	€2.564.728	€1.241.606	€351.634
281	07/2044	€0	€3.668.685	€2.285.885	€1.103.752	€311.188
282	08/2044	€0	€3.250.621	€2.021.990	€973.803	€273.316
283	09/2044	€0	€2.857.258	€1.774.316	€852.310	€238.142
284	10/2044	€0	€2.486.709	€1.541.613	€738.613	€205.446
285	11/2044	€0	€2.146.549	€1.328.496	€634.858	€175.793
286	12/2044	€0	€1.833.338	€1.132.741	€539.911	€148.829
287	01/2045	€0	€1.611.301	€993.879	€472.498	€129.661
288	02/2045	€0	€1.391.519	€856.870	€406.308	€110.997
289	03/2045	€0	€1.178.703	€724.601	€342.700	€93.199
290	04/2045	€0	€971.807	€596.408	€281.341	€76.168
291	05/2045	€0	€776.576	€475.791	€223.863	€60.334
292	06/2045	€0	€597.958	€365.739	€171.637	€46.051
293	07/2045	€0	€446.420	€272.593	€127.594	€34.080
294	08/2045	€0	€311.533	€189.908	€88.661	€23.575
295	09/2045	€0	€204.357	€124.364	€57.911	€15.329
296	10/2045	€0	€131.507	€79.896	€37.108	€9.778
297	11/2045	€0	€99.502	€60.350	€27.957	€7.334
298	12/2045	€0	€79.961	€48.416	€22.371	€5.842
299	01/2046	€0	€61.967	€37.458	€17.263	€4.488
300	02/2046	€0	€45.148	€27.245	€12.524	€3.241



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
301	03/2046	€0	€31.430	€18.935	€8.681	€2.237
302	04/2046	€0	€19.531	€11.746	€5.371	€1.378
303	05/2046	€0	€10.716	€6.434	€2.935	€749
304	06/2046	€0	€4.277	€2.564	€1.166	€296
305	07/2046	€0	€1.590	€952	€432	€109
306	08/2046	€0	€796	€475	€215	€54
307	09/2046	€0	€0	€0	€0	€0
308	10/2046	€0	€0	€0	€0	€0
309	11/2046	€0	€0	€0	€0	€0
310	12/2046	€0	€0	€0	€0	€0
311	01/2047	€0	€0	€0	€0	€0
312	02/2047	€0	€0	€0	€0	€0
313	03/2047	€0	€0	€0	€0	€0
314	04/2047	€0	€0	€0	€0	€0
315	05/2047	€0	€0	€0	€0	€0
316	06/2047	€0	€0	€0	€0	€0
317	07/2047	€0	€0	€0	€0	€0
318	08/2047	€0	€0	€0	€0	€0
319	09/2047	€0	€0	€0	€0	€0
320	10/2047	€0	€0	€0	€0	€0
321	11/2047	€0	€0	€0	€0	€0
322	12/2047	€0	€0	€0	€0	€0
323	01/2048	€0	€0	€0	€0	€0
324	02/2048	€0	€0	€0	€0	€0
325	03/2048	€0	€0	€0	€0	€0
326	04/2048	€0	€0	€0	€0	€0
327	05/2048	€0	€0	€0	€0	€0
328	06/2048	€0	€0	€0	€0	€0
329	07/2048	€0	€0	€0	€0	€0
330	08/2048	€0	€0	€0	€0	€0
331	09/2048	€0	€0	€0	€0	€0
332	10/2048	€0	€0	€0	€0	€0
333	11/2048	€0	€0	€0	€0	€0
334	12/2048	€0	€0	€0	€0	€0
335	01/2049	€0	€0	€0	€0	€0
336	02/2049	€0	€0	€0	€0	€0
337	03/2049	€0	€0	€0	€0	€0
338	04/2049	€0	€0	€0	€0	€0
339	05/2049	€0	€0	€0	€0	€0
340	06/2049	€0	€0	€0	€0	€0
341	07/2049	€0	€0	€0	€0	€0
342	08/2049	€0	€0	€0	€0	€0
343	09/2049	€0	€0	€0	€0	€0
344	10/2049	€0	€0	€0	€0	€0
345	11/2049	€0	€0	€0	€0	€0
346	12/2049	€0	€0	€0	€0	€0
347	01/2050	€0	€0	€0	€0	€0
348	02/2050	€0	€0	€0	€0	€0
349	03/2050	€0	€0	€0	€0	€0
350	04/2050	€0	€0	€0	€0	€0



Residential Mortgage Pandbrieven Programme

Amortisation

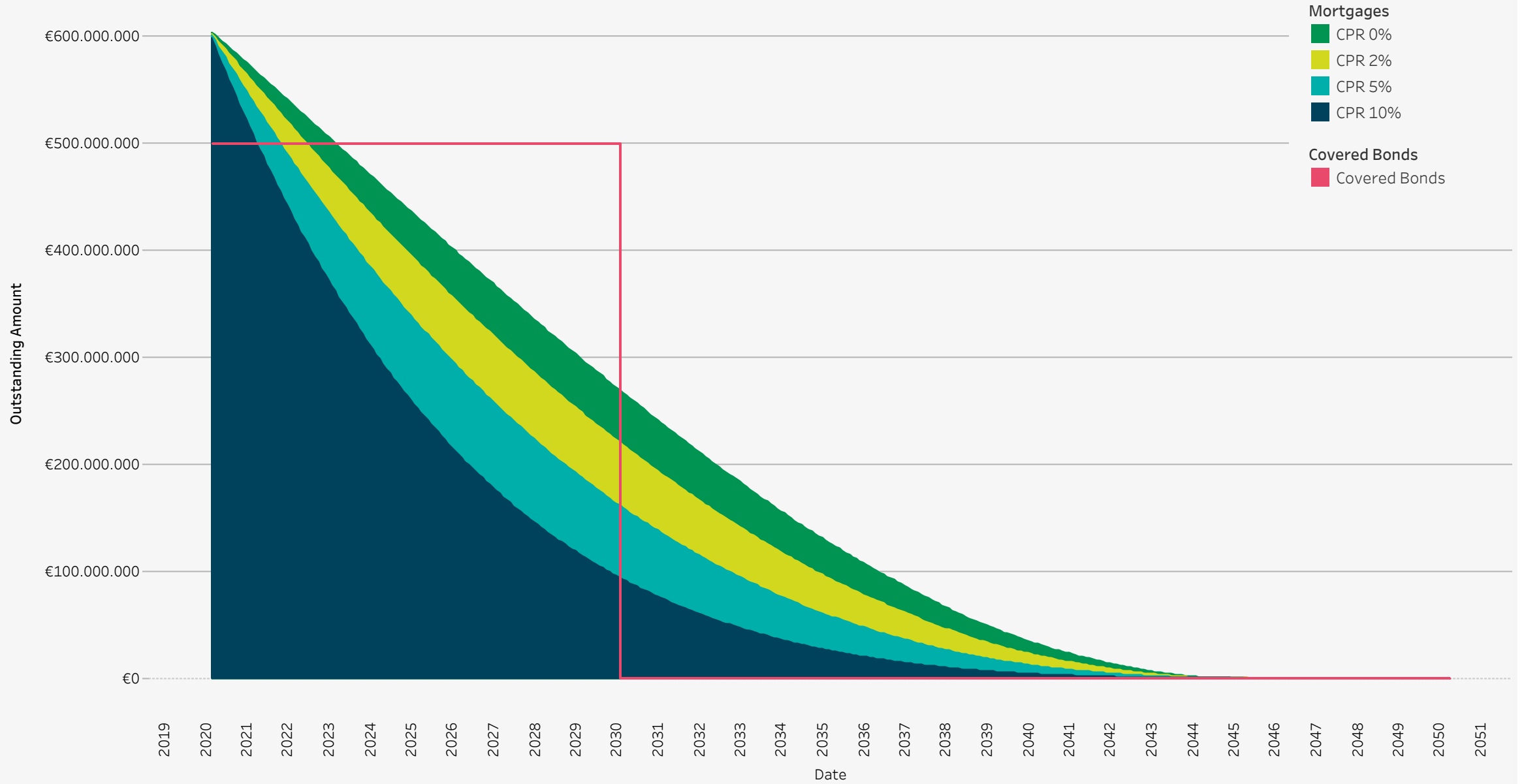
1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	05/2050	€0	€0	€0	€0	€0
352	06/2050	€0	€0	€0	€0	€0
353	07/2050	€0	€0	€0	€0	€0
354	08/2050	€0	€0	€0	€0	€0
355	09/2050	€0	€0	€0	€0	€0
356	10/2050	€0	€0	€0	€0	€0
357	11/2050	€0	€0	€0	€0	€0
358	12/2050	€0	€0	€0	€0	€0
359	01/2051	€0	€0	€0	€0	€0
360	02/2051	€0	€0	€0	€0	€0



Residential Mortgage Pandbrieven Programme

2. Amortisation Graph



Definitions & Remarks

Interest and Principal Coverage Test

The interest and principal coverage test is done at the CPR which is derived from Argenta Spaarbank's internal Prepayment model. This CPR changes over time.

Costs, Fees and Expenses Related to Covered Bonds are simulated based on the assumption of a fixed amount of EUR 5 million p.a. and 7 bp on the outstanding mortgage loan balance.

Liquidity Test

The liquidity test is done as defined in the Royal Decree. The liquidity test is done at the most conservative CPR assumption, being the CPR at which the cash flow comes in at the slowest speed, being 0% CPR.

Original Loan to Initial Value

Original Loan to Initial Value is defined as the ratio of the sum of the initial (active) credit opening a client has been granted divided by the sum of the initial property values on which Argenta Spaarbank has been granted a first ranking mortgage inscription by the client. Properties on which Argenta Spaarbank has no first ranking inscriptions as well as any other guarantee Argenta Spaarbank has obtained are excluded for the purpose of this calculation.

Current Loan to Current Value

Current Loan to Current Value is defined as the ratio of the sum of the current balance of all residential mortgage loans a client has with Argenta Spaarbank divided by the sum of the current property values on which Argenta Spaarbank has been granted a first ranking mortgage inscription by the client. Properties on which Argenta Spaarbank has no first ranking inscriptions as well as any other guarantee Argenta Spaarbank has obtained are excluded for the purpose of this calculation. The current property value is the value derived after indexation.

Loan to Mortgage Inscription Ratio

The Loan to Mortgage Inscription gives the ratio between the sum of the current balance of all residential mortgage loans a client has with Argenta Spaarbank divided by the sum of all first and subsequent ranking mortgage inscriptions which the client has granted to Argenta Spaarbank. In case this ratio is in excess of 100%, the part above 100% is typically secured by a mandate.

Interest Type

The interest type "Fixed for Life" means that the interest rate of a loan is fixed during the entire (remaining) life of the loan. The interest type "Fixed with Resets" is a type whereby the loan has more than one fixed interest period during the entire life. The interest resets and corresponding caps are legally defined in Belgium and are based on the OLO rates.

Amortisation Profiles

For the purpose of calculating the amortisation profiles, the interest and principal payments, loans with a resettable rate are simulated using the relevant forward OLO rates in order to simulate the interest resets and the resulting monthly interest and principal payments amounts.



Residential Mortgage Pandbrieven Programme

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